

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Jessica Mary Hilbert

Debtor

Case No. 22-12802-pmm

Chapter 7

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Jun 14, 2023

Form ID: 309A

Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Jun 14, 2023

Form ID: 309A

Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Jessica Mary Hilbert, 704 Highland Ave, Kutztown, PA 19530-1306
14729699	+ First Commonwealth FCU, 6126 Hamilton Blvd, Suite 100, Allentown, PA 18106-9711

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: claputka@laputkalaw.com	Jun 15 2023 00:41:00	CHARLES LAPUTKA, Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102
tr	+ EDI: FGARYFSEITZ.COM	Jun 15 2023 04:44:00	GARY F. SEITZ, Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd, Suite 1901, Philadelphia, PA 19103-2113
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 15 2023 00:41:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 15 2023 00:41:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 15 2023 00:41:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14729693	+ Email/Text: bankruptcy@rentacenter.com	Jun 15 2023 00:42:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-6191
14729694	+ Email/Text: bankruptcy@bbandt.com	Jun 15 2023 00:41:00	BB&T, PO Box 849, Wilson, NC 27894-0849
14745364	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 15 2023 00:42:00	Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018
14729695	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jun 15 2023 00:41:00	Caine & Weiner, 12005 Ford Rd - Ste 300, Dallas, TX 75234-7262
14729697	+ Email/Text: bankruptcy@credencerm.com	Jun 15 2023 00:42:00	Credence Resource Management, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
14729698	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 15 2023 00:42:00	DriveTime/Bridgecrest, 7300 E Hampton Ave - Ste 101, Mesa, AZ 85209-3324
14729700	^ MEBN	Jun 15 2023 00:40:07	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14730527	Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2023 00:44:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Jun 14, 2023

Form ID: 309A

Total Noticed: 26

14729701	+ EDI: CAPIO.COM	Jun 15 2023 04:44:00	MBA Law Offices, 3400 Texoma Pkwy, Suite 100, Sherman, TX 75090-1916
14729702	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2023 00:41:00	Midland Credit Management, 320 E Big Beaver, 300, Troy, MI 48083-1271
14737072	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2023 00:41:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14729703	+ Email/PDF: ebnotices@pnmac.com	Jun 15 2023 00:44:54	PennyMac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
14744077	+ Email/PDF: ebnotices@pnmac.com	Jun 15 2023 00:44:54	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14732952	EDI: Q3G.COM	Jun 15 2023 04:44:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14729704	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2023 00:44:46	Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
14729705	+ Email/Text: Bankruptcy@TekCollect.com	Jun 15 2023 00:41:00	Tek-Collect, PO Box 1269, Columbus, OH 43216-1269
14742922	+ Email/Text: bankruptcy@bbandt.com	Jun 15 2023 00:41:00	Truist Bank, Attn: Support Services, P.O. Box 85092, 306-40-06-10, Richmond VA 23286-0001
14729706	+ Email/Text: bankruptcy@bbandt.com	Jun 15 2023 00:41:00	Truist Bank, PO Box 849, Wilson, NC 27894-0849
14729707	Email/Text: bankruptcy@uscbcorporation.com	Jun 15 2023 00:41:00	USCB Corporation, 101 Harrison Street, Archbald, PA 18403

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14729696	##+	Christopher Hilbert, 102 Whiteoak Street, Kutztown, PA 19530-1624

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2023

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Jessica Mary Hilbert			Social Security number or ITIN: xxx-xx-6010
	First Name	Middle Name	Last Name	EIN: -----
Debtor 2: (Spouse, if filing)				Social Security number or ITIN: -----
	First Name	Middle Name	Last Name	EIN: -----
United States Bankruptcy Court:	Eastern District of Pennsylvania			Date case filed in chapter: 13 10/19/22
Case number:	22-12802-pmm			Date case converted to chapter: 7 6/13/23

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Jessica Mary Hilbert	
2. All other names used in the last 8 years		
3. Address	704 Highland Ave Kutztown, PA 19530	
4. Debtor's attorney	CHARLES LAPUTKA Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Contact phone (610) 477-0155 Email: <a href="mailto:claputka@laputkalaw.com">claputka@laputkalaw.com</a>
5. Bankruptcy trustee	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215-238-0011 Email: <a href="mailto:gseitz@gsbblaw.com">gseitz@gsbblaw.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (610)2085040  Date: 6/14/23
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		
<b>7. Meeting of creditors</b>	<b>July 13, 2023 at 01:20 PM</b>	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 9/11/23</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	